Case 17-04093 Doc 1 Filed 02/13/17 Entered 02/13/17 15:35:42 Desc Main Document Page 1 of 60

Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your f	ull name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).		Shaquella First name	First name
			Ariane Middle name	Middle name
	identific	our picture cation to your meeting	Jones Last name	Last name
	with the	e trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
		ner names you		
	have ι years	used in the last 8	First name	First name
		your married or names.	Middle name	Middle name
			Last name	Last name
			First name	First name
			Middle name	Middle name
			Last name	Last name
	-	he last 4 digits of Social Security	xxx - xx - 5039	XXX - XX
	numbe Individ	r or federal ual Taxpayer	OR	OR
	Identifi	cation number	9xx - xx	9xx - xx

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Document Shaquella Ariane Debtor 1 Case Number (if known) _ Last Name

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in	I have not used any business names or EINs.	I have not used any business names or EINs.
	the last 8 years		Dusiness name
	Include trade names and doing business as names	Business name	Business name
		EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		12421 S Winchester Avenue Number Street Unit 3	Number Street
		Calumet Park IL 60827	
		City State ZIP Code COOK	City State ZIP Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing	Check one:	Check one:
	this district to file for bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	I have another reason. Explain. (See 28 U.S.C. § 1408

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Debtor 1

Shaquella Ariane Document Last Name

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e when I file my petition tails about how you ma with cash, cashier's chart on your behalf, your ress. In installments. If you chart to Pay The Filing Free waived (You may request)	n. Please check with the clerk's or y pay. Typically, if you are payin eck, or money order. If your attorney may pay with a credit control of the control of	office in your g the fee rney is
tails about how you may with cash, cashier's cha ent on your behalf, your ress. In installments. If you cha els to Pay The Filing Fore ele waived (You may req	y pay. Typically, if you are payin eck, or money order. If your attor attorney may pay with a credit choose this option, sign and attac	ig the fee rney is
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e waived (You may req		
e waived (You may req	ee in installments (Official Form	
		103A).
official poverty line that ents). If you choose this	uest this option only if you are fil aive your fee, and may do so onl applies to your family size and y option, you must fill out the <i>App</i> (3B) and file it with your petition.	ly if your income is you are unable to plication to Have the
When	04/24/2014 Case Number	14-15456
When	MM / DD / YYYY	
140	07/31/2013 Case Number	13-30570
When	MM / DD / YYYY	10 000.0
When	Case Number	
	MM / DD / YYYY	
	Relationship to you _ Case Number, if kn	
	MM / DD / YYYY	
	Relationship to you _	
When	Case Number, if kn	nown
	MM / DD / YYYY	
	nent against you and do you want to	stay in your
	e 12.	obtained an eviction judgment against you and do you want to e 12. Initial Statement About an Eviction Judgment Against You (Fo

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Debtor 1 Shaquella Ariane Document Jones Page 4 of 60

Case Number (if known)

Name of business, if any Name of business,	 Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a 	■ No. □ Yes.	Go to Part 4. Name and location of	business				
Number Street Number Number Street Number N	business you operate as an individual, and is not a separate legal entity such as		Name of business, if any	Name of business, if any				
Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(69)) None of the above None of the above None of the above	LLC. If you have more than one sole proprietorship, use a separate sheed and attach it		Number Street					
Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(61B)) Stockbroker (as defined in 11 U.S.C. § 101(63A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) Nane of the above If you are filling under Chapter 11, the court must know whether you are a small business debtor, you must attach your most rebalances beset, statement of operations, cash-flow statement, and federal income tax return or if any of th documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filling under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? If immediate attention Yes. What is the hazard? If immediate attention Yes. What is the hazard? If immediate attention Yes. What is the property Number Street Number			City			State Zip Cod	le	
Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(63A)) Commodity Broker (as defined in 11 U.S.C. § 101(69)) None of the above If you are filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor. Yes addition of small business debtor. See 11 U.S.C. § 101(51D). No. I am filing under Chapter 11. In the court must know whether you are a small business debtor, you must attach your most rebalance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am filing under Chapter 11. In the sharkruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. Y			Check the appropriate	box to describe your bu	siness:			
Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above			☐ Health Care Bus	iness (as defined in 11 U	.S.C. § 101(27A))			
Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above None of the above None of the above			☐ Single Asset Re	al Estate (as defined in 1	1 U.S.C. § 101(51B))			
Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor you must attach your most re balance shedy sate befor? For a definition of small business debtor, see 11 U.S.C. § 101(51D). No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. The Bankruptcy Code. Seport If You own or Have Any Hazardous Property or Any Property That Needs Immediate Attention No. What is the hazard? If you are filing under Chapter 11, the court must know whether you are a small business debtor you must attach your most re balance sheet, statement of operations, cash-flow statement, and feeral income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filing under Chapter 11. No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. The Bankruptcy Code. Yes. What is the hazard? If you are filing under Chapter 11, the court must know whether you are a small business debtor some tax return or if any of the documents of the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filing under Chapter 11. No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? If you are filing under Chapter 11, the court must know whether you are a small business debtor according to that the paparous forms a small business debtor according to the definition in the Bankruptcy Code. No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? If you are filing under Chapter 11, the court must know whether you are a small business debtor according to the definition in the Bankruptcy Code. No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. If you are filing under Ch			☐ Stockbroker (as	defined in 11 U.S.C. § 10	01(53A))			
Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor, so mall business debtor, see 11 U.S.C. § 101(51D). If you are filing under Chapter 11, the court must know whether you are a small business debtor, you must attach your most re balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. 1 am not filing under Chapter 11. No. 1 am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention No. Yes. What is the hazard? If immediate attention is needed, why is it needed? Where is the property?			☐ Commodity Brok	er (as defined in 11 U.S.	C. § 101(6))			
Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D). No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? If immediate attention is needed, why is it needed? Where is the property? Number Street			☐ None of the abo	ve				
In Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street	business debtor, see	☐ No.	the Bankruptcy Code. s. I am filing under Chapter 11 and I am a small business debtor according to the definition in the					
property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street	Part 4: Report if You Own or Ha	ve Any Hazard	lous Property or Any Pro	perty That Needs Immedia	ate Attention			
property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street		.						
public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street	property that poses or is alleged to pose a threat	_	What is the hazard?					
If immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street	public health or safety? Or do you own any							
Where is the property? Number Street	immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building		If immediate attention is	s needed, why is it neede	d?			
Number Street	tnat needs urgent repairs?							
Other 700 C			Where is the property?					
Ott. 7ID C								
CITY State ZIP C				City	 ,	State ZIP	Code	

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Debtor 1

Shaquella

Ariane

Document

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Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou	ιt
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 17-04093 Doc 1 Filed 02/13/17 Entered 02/13/17 15:35:42 Desc Main

Shaquella Debtor 1

Ariane

Document

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Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) What kind of debts do as "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and Do you estimate that after administrative expenses are paid that funds will be available to distribute to unsecured creditors? any exempt property is No. excluded and administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? 1-49 1,000-5,000 **2**5,001-50,000 How many creditors do **50-99** you estimate that you 5,001-10,000 **5**0,001-100,000 owe? **100-199** 10,001-25,000 ☐ More than 100,000 200-999 \$0-\$50,000 **□** \$1,000,001-\$10 million □\$500,000,001-\$1 billion How much do you estimate your assets to \$50,001-\$100,000 □ \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion be worth? **\$100,001-\$500,000** □ \$50,000,001-\$100 million **□**\$10,000,000,001-\$50 billion □ \$500,001-\$1 million □ \$100,000,001-\$500 million ☐More than \$50 billion \$0-\$50.000 □ \$1.000.001-\$10 million □\$500,000,001-\$1 billion How much do you estimate your liabilities \$50,001-\$100,000 □ \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion to be? **\$100,001-\$500,000** □ \$50,000,001-\$100 million □\$10,000,000,001-\$50 billion □ \$500,001-\$1 million □ \$100,000,001-\$500 million ☐ More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ★ /s/ Shaquella Ariane Jones Signature of Debtor 2 Signature of Debtor 1 02/13/2017 Executed on Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Shaquella Ariane Jones Case Number (if known) ______

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Lisa LaShawn Haley	Date	Date: 02/13/	2017
Signature of Attorney for Debtor	Date	MM / DD / YYY	Υ
Lisa LaShawn Haley			
Printed name			_
Geraci Law L.L.C.			
Firm name			_
55 E. Monroe St., #3400			
Number Street			_
			_
Chicago	IL	60603	
City	State	ZIP Code	_
Contact Phone312-332-1800	_ Email ad	dressndil@ge	racilaw.com
6307614	IL		

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Fill in this in	formation to identify	y your case:		
Debtor 1	Shaquella	Ariane	Jones	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the	e : <u>NORTHERN</u> District o	f <u>ILLINOIS</u> (State)	
Case Number (If known)	Г			

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 2,936
1c. Copy line 63, Total of all property on Schedule A/B	\$ 2,936
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	<u>\$0</u>
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$32,415
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$1,951.32
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$1,750.88

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Document Shaquella Ariane Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

Part 4: Answer These Questions for Administrative and Statistical Records						
Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes						
 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 						
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	n Official	\$ 1,871.85				
9. Copy the following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :	Total claim					
From Part 4 of Schedule E/F, copy the following:						
9a. Domestic support obligations (Copy line 6a.)	\$_0.00					
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_0.00					
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00					
9d. Student loans. (Copy line 6f.)	\$_11,070.00					
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_0.00					
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00					
9g. Total. Add lines 9a through 9f.	\$_11,070.00					

	Caso 1 ⁻	7 04002 Doc 1	Eilad 02/12/17	Entered 02/13/17 1	5:35:42 De	esc Main	
Fill in this in	formation to ide	ntify your case and this fili	ing:	0 of 60			
Debtor 1	Shaquella	Ariane	Jones				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distri	ct of <u>ILLINOIS</u>				
Case Number			(State)			Check if this is an	
(If known)						amended filing	
Official F	<u>orm 106A</u>	<u>/B</u>					
Schedul	e A/B: Pr	operty				12	/15
ategory where esponsible for ages, write you	you think it fits supplying corre ur name and cas Describe Each Re	best. Be as complete and a ct information. If more spa e number (if known). Ansv sidence, Building, Land, or C	accurate as possible. If two mace is needed, attach a separa		both are equally		
	-	-	our entries fro Part 1, includi				
you have at	tached for Part 1	. Write that number here			>	\$0	0.00
Part 2:	Describe Your Vel	nicles					
No. Yes. No. Yes. No. Yes. No. Yes. No. Yes.	Describe Make: Model: Year: Approximate Milea Other information: t, aircraft, motor Boats, trailers, motor Describe	homes, ATVs and other re ors, personal watercraft, fishing	Who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is comminstructions) creational vehicles, other vehicles, snowmobiles, motorcycle	s and another unity property (see nicles, and accessories accessories	the amount of any sec Creditors Who Have C Current value of the entire property?	portion you own?	3 .00
			our entries fro Part 2, includi	ng any entries for pages		\$ 7	66.00
Part 3:	Describe Your Per	sonal and Household Items					
Do you own o	r have any legal	or equitable interest in any	of the following items?			Current value of the portion you own? Do not deduct secured clain or exemptions	าร
Examples:		ishings urniture, linens, china, kitchenw	/are			7	
Yes.	Describe	Furniture, linens, small applian	nces, table & chairs, bedroom set		\$1,000	\$ 1,00	<u>0.0</u> 0

Official Form 106A/B Record # 738341 Schedule A/B: Property Page 1 of 6

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Doc 1

Desc Main

Middle Name

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	cs			
		dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music		
	s; electronic devices	including cell phones, cameras, media players, games		
∐ No.				
Yes.	Describe			
		Flat screen TV, computer, printer, music collection, cell phone \$800		
			\$800.	<u>0</u> 0
08. Collectibl				
		ines; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles		
No.	iii, oi basebali calu	collections, other collections, memorabilia, collectibles		
I =			ı	
Yes.	Describe			00
00 5		Labelia.	\$0.	<u>0</u> 0
	nt for sports and			
		nic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes nusical instruments		
No.	io, oa.po.ii.y toolo, i			
_	Describe			
Yes.	Describe		e 0.	00
10. Firearms			<u> </u>	<u>_</u>
	· Pistols rifles shot	guns, ammunition, and related equipment		
No.		gard, annumber, and readed equipment		
_ =	Dogoribo			
Yes.	Describe		e 0	00
11. Clothes			<u> </u>	<u>-</u> 0
	: Everyday clothes.	furs, leather coats, designer wear, shoes, accessories		
□No.	,	,		
Yes.	Dogoribo			
res.	Describe	Necessary wearing apparel \$150		
		trocodal y mouning appared.	s 150.	00
12. Jewelry			,	_
	: Everyday jewelry,	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,		
gold, silve				
No.				
No. Yes.	Describe			
 	Describe	Costume jewelry \$100		
 	Describe	Costume jewelry \$100	\$ <u> </u>	<u>o</u> o
Yes.	animals		\$ <u> </u>	<u>0</u> 0
Yes.			\$ <u> </u>	<u>0</u> 0
Yes.	animals		\$ <u> </u>	<u>0</u> 0
Yes. 13. Non-farm Examples	animals		, <u>, </u>	_
Yes. 13. Non-farm Examples No.	animals: Dogs, cats, birds,		, <u>, </u>	<u>o</u> o
Yes. 13. Non-farm Examples No. Yes.	animals : Dogs, cats, birds, Describe		, <u>, </u>	_
Yes. 13. Non-farm Examples No. Yes.	animals : Dogs, cats, birds, Describe	horses	, <u>, </u>	_
Yes. 13. Non-farm Examples No. Yes.	animals : Dogs, cats, birds, Describe	horses	, <u>, </u>	_
Yes. 13. Non-farm Examples No. Yes. 14. Any other	animals: Dogs, cats, birds, Describe	horses	\$ <u> </u>	<u>0</u> 0
Yes. 13. Non-farm Examples No. Yes. 14. Any other	animals: Dogs, cats, birds, Describe	busehold items you did not already list, including any health aids you did not list	, <u>, </u>	<u>0</u> 0
Yes. 13. Non-farm Examples No. Yes. 14. Any other No. Yes.	animals : Dogs, cats, birds, Describe personal and he	busehold items you did not already list, including any health aids you did not list	\$0.	
Yes. 13. Non-farm Examples No. Yes. 14. Any other No. Yes.	animals Dogs, cats, birds, Describe personal and he Describe	books, CDs, DVDs & Family Photos \$100	\$0.	
Yes. 13. Non-farm Examples No. Yes. 14. Any other No. Yes. 15. Add the defor Part 3.	animals Dogs, cats, birds, Describe Describe Describe	books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached per here	\$0.	
Yes. 13. Non-farm Examples No. Yes. 14. Any other No. Yes. 15. Add the defor Part 3.	animals Dogs, cats, birds, Describe personal and he Describe	books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached per here	\$0.	
Yes. 13. Non-farm Examples No. Yes. 14. Any other No. Yes. 15. Add the defor Part 3.	animals Describe Describe Describe Describe Describe Ollar value of all Write that numl	books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached per here	\$	
Yes. 13. Non-farm Examples No. Yes. 14. Any other No. Yes. 15. Add the defor Part 3.	animals Describe Describe Describe Describe Describe Ollar value of all Write that numl	books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached per here	\$	
Yes. 13. Non-farm Examples No. Yes. 14. Any other No. Yes. 15. Add the defor Part 3.	animals Describe Describe Describe Describe Describe Ollar value of all Write that numl	books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached per here	\$ 0	00 00 0.00
Yes. 13. Non-farm Examples No. Yes. 14. Any other No. Yes. 15. Add the defor Part 3.	animals Describe Describe Describe Describe Describe Ollar value of all Write that numl	books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached per here	\$	00 00 0.00
Yes. 13. Non-farm Examples No. Yes. 14. Any other No. Yes. 15. Add the defor Part 3.	animals Describe Describe Describe Describe Describe Ollar value of all Write that numl	books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached per here	\$	00 00 0.00
Yes. 13. Non-farm Examples No. Yes. 14. Any other No. Yes. 15. Add the defor Part 3. Part 4: Do you own co	animals Describe Describe Describe Describe Describe Your Fine that any legal	books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached per here	\$	00 00 0.00
Yes. 13. Non-farm Examples No. Yes. 14. Any other No. Yes. 15. Add the defor Part 3. Part 4: Do you own co	animals Describe Describe Describe Describe Describe Your Fine that any legal	bousehold items you did not already list, including any health aids you did not list books, CDs, DVDs & Family Photos \$100 of your entries from Part 3, including any entries for pages you have attached per here	\$	00 00 0.00
Yes. 13. Non-farm Examples No. Yes. 14. Any other No. Yes. 15. Add the defor Part 3. Part 4: Do you own contact the examples	animals Describe Describe Describe Describe Describe Your Fine that any legal	bousehold items you did not already list, including any health aids you did not list books, CDs, DVDs & Family Photos \$100 of your entries from Part 3, including any entries for pages you have attached per here	\$	00 00 0.00
Yes. 13. Non-farm Examples No. Yes. 14. Any other No. Yes. 15. Add the defor Part 3. Part 4: Do you own contact the samples Examples No.	animals Describe personal and he Describe ollar value of all Write that numl Describe Your Fire or have any legal	bousehold items you did not already list, including any health aids you did not list books, CDs, DVDs & Family Photos \$100 of your entries from Part 3, including any entries for pages you have attached per here	\$	00 00 0.00

Debtor 1

Doc 1

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17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No. Describe..... Account Type: Yes. Institution name: **PNC Bank** 0.00 Savings Account PNC Bank 20.00 Checking Account 20.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No. Describe..... Institution or issuer name: 0.00 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in No. Describe..... Name of Entity and Percent of Ownership: 0.00 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Describe..... Issuer name: Yes. 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No. Describe..... Type of account and Institution name: 0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No. Yes. Describe..... Institution name or individual: 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) Describe..... Issuer name and description: Yes. 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Yes. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. Describe..... 0.00 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements Nο Yes. Describe..... 0.00 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No. Yes. Describe.. 0.00 Debtor 1

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Desc Main

First Name

Middle Name

Mor	ney or propo	erty owed to you	u?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refund	s owed to you		
	No.			_
	Yes.	Describe		\$ 0.00
29.	Family sup	port		<u> </u>
		Past due or lump si	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	No.	Describe		7
	1 cs.	Describe		\$0.00
30.	Examples: I		wes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, d loans you made to someone else	
	Yes.	Describe		\$ 0.00
31.	Interest in	insurance polici	ies .	\$ <u>0.0</u> 0
		· ·	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	
	No. Yes.	Describe	Company Name & Beneficiary:	
	165.	Describe	Term Life insurance with Primeamerica \$0	\$0.00
32.	=		at is due you from someone who has died	
	-	ie beneficiary of a l cause someone ha	iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive is died.	
	Yes.	Describe]
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment nent disputes, insurance claims, or rights to sue	\$ <u>0.0</u> 0
	Yes.	Describe		\$ 0.00
34.	Other cont	ingent and unlic	uidated claims of every nature, including counterclaims of the debtor and rights	\$ <u>0.0</u> 0
	Yes.	Describe		
				\$0.00
35.	No.	iai assets you d	id not already list	
	Yes.	Describe		
				\$0.00
36	Add the do	llar value of all o	of your entries from Part 4, including any entries for pages you have attached	
			er here	\$20.00
			iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	No.	n or have any le	gal or equitable interest in any business-related property?	
	Yes.			Current value of the portion you own? Do not deduct secured claims
				or exemptions
38.		eceivable or co	mmissions you already earned	
	No.	Describe		
	— 100.	20001100		\$ 0.00

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Desc Main

ebtor 1	Shaquella Case 17-04	Ariane	DOC I	Document	Page 14 of 60 dumber (if known)	DESC I
	First Name	Middle Name		Last Name	Page 14 01 60	

39.	 Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. 	
	Yes. Describe	\$ 0.00
40.	. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade No.	
	Yes. Describe	\$0.00
41.	No.	
	Yes. Describe	\$0.00
42.	. Interests in partnerships or joint ventures	
	No. Name of Entity and Percent of Ownership:	
	Yes. Describe	\$0.00
43.	. Customer lists, mailing lists, or other compilations No.	
	Yes. Describe	
44.	. Any business-related property you did not already list	\$0.00
	No. Yes. Describe	
	Yes. Describe	\$0.00
45.	Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	
	for Part 5. Write that number here	\$ 0.00
	Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
46	If you own or have an interest in farmland, list it in Part 1.	
46.	If you own or have an interest in farmland, list it in Part 1. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No.	
46.	. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	s 0.00
	Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No.	\$ <u> </u>
	Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe	\$ <u>0.0</u> 0
	Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe Farm animals Examples: Livestock, poultry, farm-raised fish	\$\$\$\$\$\$
47.	Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe Farm animals Examples: Livestock, poultry, farm-raised fish No.	<u> </u>
47.	Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe Crops—either growing or harvested No.	<u> </u>
47.	Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe Crops—either growing or harvested	<u> </u>
47. 48.	Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe Crops—either growing or harvested No.	\$0.00
47. 48.	Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe Crops—either growing or harvested No. Yes. Describe Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	\$\$\$
47. 48.	. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe Crops—either growing or harvested No. Yes. Describe Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe Farm and fishing supplies, chemicals, and feed	\$0.00
47. 48.	Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe . Crops—either growing or harvested No. Yes. Describe . Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe	\$\$ \$\$ \$\$
47. 48. 49.	. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe Crops—either growing or harvested No. Yes. Describe Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe Farm and fishing supplies, chemicals, and feed No.	\$\$\$
47. 48. 49.	Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe Crops—either growing or harvested No. Yes. Describe Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe Farm and fishing supplies, chemicals, and feed No. Yes. Describe Farm and fishing supplies, chemicals, and feed No. Yes. Describe Any farm- and commercial fishing-related property you did not already list No.	\$\$ \$\$ \$\$
47. 48. 49.	Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe Crops—either growing or harvested No. Yes. Describe Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe Farm and fishing supplies, chemicals, and feed No. Yes. Describe Any farm- and commercial fishing-related property you did not already list	\$\$ \$\$ \$\$
47. 48. 49. 50.	Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe Crops—either growing or harvested No. Yes. Describe Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe Farm and fishing supplies, chemicals, and feed No. Yes. Describe Farm and fishing supplies, chemicals, and feed No. Yes. Describe Any farm- and commercial fishing-related property you did not already list No. Yes. Describe Pes. Describe Describe No. Yes. Describe	\$\$ \$\$ \$\$ \$\$
47. 48. 49. 50.	Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe Crops—either growing or harvested No. Yes. Describe Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe Farm and fishing supplies, chemicals, and feed No. Yes. Describe Farm and fishing supplies, chemicals, and feed No. Yes. Describe Any farm- and commercial fishing-related property you did not already list No.	\$\$ \$\$ \$\$ \$\$

Debtor 1

Case 17-04093

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Last Name Desc Main

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List	Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here	\$0.00	
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 766.00	
57. Part 3: Total personal and household items, line 15	\$ 2,150.00	
58. Part 4: Total financial assets, line 36	\$ 20.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 2,936.00	\$ 2,936.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$2,936.00

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			Voolumont
Fill in this in	formation to identify	your case:	
Debtor 1	Shaquella	Ariane	Jones
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	e: <u>NORTHERN</u> District of	ILLINOIS
			(State)
Case Number	r		
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt								
1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.								
You are clair	ming state and federal nonbankrupto	cy exemptions . 11 U.S.C.	§ 522(b)(3)					
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)						
2. For any propert	y you list on Schedule A/B that you	u claim as exempt, fill in t	the information below.					
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption				
		Copy the value from Schedule A/B	Check only one box for each exemption					
Brief description:	2005 Lincoln LS with over 120,000 miles.	<u>\$_766</u>	\$ _ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00				
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit					
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_1,000	 \$	735 ILCS 5/12-1001(b) - \$1,000.00				
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit					
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$_800	 \$	735 ILCS 5/12-1001(b) - \$800.00				
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit					
Brief description:	Necessary wearing apparel	\$ <u>150</u>	 \$	735 ILCS 5/12-1001(a),(e) - \$150.00				
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit					
Official Form 106C Record # 738341 Schedule C: The Property You Claim as Exempt Page 1 of 2								

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Debtor 1

Page 17 of 60 Case Number (if known) Shaquella Ariane Middle Name Last Name **Additional Page** Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B Brief 735 ILCS 5/12-1001(b) - \$100.00 Costume jewelry description: \$ 100 Line from 100% of fair market value, up to 12 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(a) - \$100.00 Brief books, CDs, DVDs & Family 100 description: Photos 100% of fair market value, up to Line from 14 Schedule A/B: any applicable statutory limit Brief Savings Account, PNC Bank, 0.00 735 ILCS 5/12-1001(b) - \$0.00 \$ 0 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Brief Checking Account, PNC Bank, 735 ILCS 5/12-1001(b) - \$20.00 \$ 20 20.00 description: 100% of fair market value, up to Line from 17 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ No Yes.

Fi	ll in this in	Case 17 (Filad 02/12/17		02/13/17 of 60	15:35:42	Desc Main	
D	ebtor 1	Shaquella	Ariane	Jones					
D	ebtor 2	First Name	Middle Name	Last Name					
(S	pouse, if filing)	First Name	Middle Name	Last Name					
С	nited States ase Number		e: <u>NORTHERN</u> District of _	ILLINOIS (State)				Check if this	
		orm 106D D: Creditors	s Who Have Claim	s Secured by	Property				12/15
infor addit	mation. If r ional page	nore space is neede s, write your name a	ssible. If two married people ed, copy the Additional Page and case number (if known). secured by your property?	, fill it out, number the e				ny	
] [_	eck this box and sub	omit this form to the court with tion below.	your other schedules. Y	ou have nothing	g else to report o	n this form.		
P	art 1:	ist All Secured Clain	15						
	for each cl	aim. If more than or	editor has more than one secu ne creditor has a particular cla aims in alphabetical order acc	im, list the other creditor	s in Part 2.	, I	Column A Amount of claim Do not deduct the value of collateral	Column A Value of collateral that supports this claim	Column C Unsecured portion If any

Fill ir	n this inf	Caco 17 04002 formation to identify your cas		1 Filod	02/12/17	Entor	ed 02/13/17 1! 9 of 60	5:35:42	Desc Main	
		•					3 01 00			
Debte	or 1		Ariane		Jones	-				
Debto	or 2	First Name	Middle Name		Last Name					
	e, if filing)	First Name	Middle Name		Last Name	-				
l Inite	d States I	Bankruptcy Court for the : NOR	THERN Diet	trict of ILLINO	IS.					
		Dariki uptcy Court for the IVOIL	TTIERRY DIS	and of <u>ILLINO</u>	(State)				Check if t	his is an
Case (If kno	Number own)								amended	
Offic	ial Fo	orm 106E/F								· ·
		E/F: Creditors Wh								12/15
ist the / <i>B: Pro</i> reditors eeded,	other pa perty (C s with pa copy th ny additi	and accurate as possible. Us arty to any executory contrac Official Form 106A/B) and on artially secured claims that a se Part you need, fill it out, nu ional pages, write your name .ist All of Your PRIORITY Unsec	ets or unexpi Schedule Gare listed in Sumber the ender and case no	red leases the Executory Control of the Executory Control of the Executor of t	nat could result in Contracts and Und Creditors Who Ha Loxes on the left.	a claim. Als expired Lea ave Claims S	so list executory contra ses (Official Form 1060 Sec <i>ured by Property</i> . If	ncts on <i>Schedu</i> 3). Do not inclu more space is	le	
1. Do a	any crec	ditors have priority unsecured	d claims aga	ninst you?						
	No. Go	to Part 2.								
	Yes.									
eac non uns	h claim I priority a ecured o	our priority unsecured claims listed, identify what type of clai amounts. As much as possible claims, fill out the Continuation lanation of each type of claim,	im it is. If a c e, list the clain Page of Pan	laim has both ms in alphabe rt 1. If more th	priority and nonpositical order accord	riority amour ling to the cro olds a partic	nts, list that claim here a editor's name. If you ha ular claim, list the other	and show both pove more than tw	riority and o priority	
								Total claim	Priority amount	Nonpriority amount
Part :	2# L	ist All of Your NONPRIORITY U	Insecured Cla	aims						
3. Do a	any cred	ditors have nonpriority unsec	ured claims	against you	?					
П	No. You	u have nothing to report in this	part. Subm	it this form to	the court with you	ır other sche	dules.			
=	Yes.		•		·					
non incli	priority uuded in I	our nonpriority unsecured cla unsecured claim, list the credit Part 1. If more than one credit ut the Continuation Page of Pa	or separately or holds a pa	, for each clai	m. For each claim	n listed, ident	tify what type of claim it	is. Do not list cla	aims already	
4.1	City of C	Chicago Bureau Parking		Last 4 digits of	of account number	r				Total claim \$_1,500.00
	Creditor's N 121 N. L	Name .aSalle St			e debt incurred?					
	Number	Street								
-	Room 10	07		_	you file, the claim	n is: Check al	I that apply.			
_	Chicago	IL 6060	02	Contingent Unliquidate						
	City 10 owes	State Zip C the debt? Check one.	Code	Disputed						
	Debtor 1		·	_						
	Debtor 2	2 only		Type of NONF	PRIORITY unsecure	ed claim:				
Ĺ	;	I and Debtor 2 only		Student loa						
Ļ	:	one of the debtors and another			arising out of a sepa	-	nent or divorce			
L		if this claim relates to a inity debt	1		I not report as priority ension or profit-sharir	-	other similar debts			
Is		n subject to offest?			pront ondin	J F.3, and (
	No			Other. Spec	cify Debt Owed					
	Yes									

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After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.2	Commonwealth Edison	Last 4 digits of account number	\$ <u>100.00</u>
7.2	Creditor's Name		
	3 Lincoln Center 4th Floor	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Oakbrook Terrace IL 60181	Unliquidated	
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed	
i	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Utility Bills/Cellular Service	
	Yes		
4.3	Credit Acceptance Corp.	Last 4 digits of account number	\$ <u>4,820.37</u>
	Creditor's Name	When was the debt incurred?	
	25505 W. 12 Mile Road	when was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Southfield MI 48034	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No Yes	Other. Specify	
4.4	Creditors Discount & Audit Co.	Last 4 digits of account number	\$ 1,016.00
4.4	Creditor's Name	East 4 digite of docodite number	*
	PO Box 1007	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Bloomington IL 61702-1007	Unliquidated	
Ι,	City State Zip Code	Disputed	
	Who owes the debt? Check one.	□ ·	
	Debtor 1 only	Tune of NONDBIORITY unecoursed eleims	
	Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	555.6 to periodic or profit origining plants, and office diffillial debte	
	No	Other. Specify Debt Owed	
	Yes		

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Aiter	nsting any entities on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim			
4.5	Emergency Room Care Providers	Last 4 digits of account number				
	Creditor's Name					
	Dept 4034 PO 3065 630-8751500	When was the debt incurred?				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
	Oak Brook IL 60522	Contingent				
	City State Zip Code	Unliquidated				
	Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a	that you did not report as priority claims				
	community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offest?					
	No Yes	Other. Specify Medical/Dental Services				
4.6	Peoples Gas	Last 4 digits of account number	\$ 900.00			
4.0	Creditor's Name		-			
	200 E. Randolph Dr.	When was the debt incurred?				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Chicago IL 60601	Unliquidated				
	City State Zip Code Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a	that you did not report as priority claims				
	community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offest?					
	No	Other. Specify Utility Bills/Cellular Service				
	Yes		↑ 500.00			
4.7	PLS	Last 4 digits of account number	\$ <u>500.00</u>			
	Creditor's Name 3740 Broadway	When was the debt incurred?				
	Number Street					
		As of the date were filler than delen to 200 at 1000 at				
		As of the date you file, the claim is: Check all that apply.				
	Gary IN 46408	Contingent				
	City State Zip Code	Unliquidated				
	Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	☐ Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a	that you did not report as priority claims				
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts				
	No	Other. Specify PayDay Loan				
	Yes	Oniei. Specify 1 47547 Louin				
_						

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4.8	Tresurrection wedical center	Last 4 digits of account number	\$ <u>1,020.00</u>
	Creditor's Name		
	7435 W. Talcott Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	01:	Contingent	
	Chicago IL 60631-3746	Unliquidated	
	City State Zip Code		
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	= '		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	=		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
		_	
	No	Other. Specify Medical/Dental Service	
	Yes	_	
40	Santander Consumer USA	Last 4 digits of account number 1000	\$ 8,474.00
4.9		Last 7 digits of account number	Ψ <u>-,</u>
	Creditor's Name	When was the debt incurred? 2012-12-31	
	Po Box 961245	When was the debt incurred?	
	Number Street		
	Trainboi Subst		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Ft Worth TX 76161	Contingent	
		Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Turns of MONDRIORITY unressured elemen	
	Debitor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No		
	=	Other. Specify	
	Yes		
4.10	Secretary of State	Last 4 digits of account number	\$ 0.00
	Creditor's Name		
	2701 S. Dirksen Pkwy.	When was the debt incurred?	
	2701 G. Diiksell Fkwy.	When was the debt incurred:	
	Number Street		
		A COLOR OF THE COL	
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Springfield IL 62723	Unliquidated	
	City State Zip Code		
	Who owes the debt? Check one.	Disputed	
	_		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Notice Only	
	Yes	Salah Sporti	
	☐ 1 co		

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### Last 4 digits of account number	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.				
PO Dox 7949 When was the debt incurred? As of the date you flie, the claim is: Check all that appy. Doctor 2 only Doctor 3 only Doctor 3 only Doctor 3 only Doctor 3 only Doctor 4 only Doctor 5 only Do	4.11	Sprint	Last 4 digits of account number	\$ <u>1,500.00</u>	
Number Street As of the date you file, the claim is: Check all that apply. Contingent Check one.		Creditor's Name			
As of the date you file, the claim is: Check all fluid apply. Overland Park		PO Box 7949	When was the debt incurred?		
Overfaind Park KS 68207 City State 7tp Cote Who owes the debt? Check one.		Number Street			
Overland Park			As of the date you file, the claim is: Check all that apply.		
Overland Park			Contingent		
Cristor's hare State Total Control Debetor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 3 and Debtor 2 only Debtor 3 and Debtor 2 only Debtor 4 and Debtor 2 only Debtor 5 and Debtor 5 and Debtor 2 only Debtor 5 and Debtor 5 only Debtor 5 and Debtor 5 only Debtor 5 and Debtor 6 only Debtor 5 and Debtor 6 only Debtor 6 and Debtor 6 only Debtor 6 and Debtor 7 only Debtor 7 only Debtor 7 only Debtor 8 and Debtor 8 only Debtor 8 and Debtor 8 only Debtor 8 and Debtor 8 only Debtor 9 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 6 only Debtor 6 only Debtor 7 only Debtor 8 only Debtor 9 o		Overland Park KS 66207			
Debtor 2 only Student bans Debtor 3 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 6 only	١,				
Debtor 2 only Obtor 1 and Debtor 2 only Obtor 1 and Debtor 2 only Obtor 1 and Debtor 3 only Obtor 1 and Debtor 2 only Obtor 3 onl	l ì	¬			
Debtor 1 and Debtor 2 only Student bans Debts	l i	=	T (NONDRIODITY		
At least one of the debtors and another Check if this claim relates to a community debt is the claim subject to offest? No Check This claim subject to offest?	l i	=			
Check if this claim relates to a community debt Check one Community debt Community		=			
community debt Is the claim subject to offest? No Chicago L. 60621-3114		=			
Is the claim subject to offest? Other: Specify Utility Bills/Cellular Service	'				
No	1	-	Debts to pension of profit-sharing plans, and other similar debts		
Yes			Other Specify Utility Bills/Cellular Service		
4.12 St. Bernard Hospital	L_i	=	Office. Opening Sind Contains Control		
Creditor's Name 326 W. 64th St. Number Street As of the date you file, the claim is: Check all that apply. Chicago IL 60621-3114 Chy State Zip Code Debtor 1 only Debtor 1 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Community debt Is the claim subject to offest? No Other. Specify Medical/Dental Service Creditor's Name PO Box 70173 Number Street As of the date you file, the claim is: Check all that apply. Contingent Uniquidated Disputed Dobtor 1 and Debtor 2 only Other. Specify Medical/Dental Service When was the debt incurred? As of the date you file, the claim is: Check all that apply. Creditor's Name PO Box 70173 Number Street As of the date you file, the claim is: Check all that apply. Contingent Uniquidated Disputed As of the date you file, the claim is: Check all that apply. Contingent Uniquidated Disputed Debtor 1 only Debtor 1 only Debtor 2 only Debtor 3 only At least one of the debtors and another Dobtor 1 and Debtor 2 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 7 only Debtor 6 only Debtor 7 only Debtor 7 only Debtor 8 only Debtor 8 only Debtor 9 only Debtor 1 and Debtor 9 only Debtor 1 and Debtor 2 only Debtor 1 sand Debtor 3 only Debtor 1 sand Debtor 4 separation agreement or divorce The 1 sand 1 separation agreement or divorc	4.12		Last 4 digits of account number	<u>\$ 1.00</u>	
Number Street As of the date you file, the claim is: Check all that apply. Chicago IL 60621-3114 City State Zp Code Who owes the debt? Check one. Debtor 1 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? Type of NONPRIORITY unsecured claim: Debts to pension or profit-sharing plans, and other similar debts As of the date you file, the claim is: Check all that apply. Contingent Type of NONPRIORITY unsecured claim: Debts to pension or profit-sharing plans, and other similar debts Trinity Hospital Chicago IL 60673-0173 Number Street As of the date you file, the claim is: Check all that apply. Contingent Uniquidated Disputed As of the date you file, the claim is: Check all that apply. Contingent Uniquidated Disputed Type of NONPRIORITY unsecured claim: Debts or and Debtor 2 only Debtor 1 only Debtor 1 and Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 2 only Debtor 1 only Debtor 1 and Debtor 2 only Debtor 2 only Debtor 3 and Debtor 2 only Debtor 4 and Debtor 2 only Debtor 5 only Debtor 6 only Debtor 6 only Debtor 6 only Debtor 7 only Debtor 8 only Debtor 9 only Debtor 9 only Debtor 9 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 6 only Debtor 6 only Debtor 7 only Debtor 8 only Debtor 9 only Debtor 1		Creditor's Name			
As of the date you file, the claim is: Check all that apply. Chicago IL 60621-3114 Chy Who owes the debt? Check one. Debtor 1 only Debtor 2 only Al least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? Chicago IL 60673-0173 City Who owes the debt? Check one. Debtor 1 and Debtor 2 only Al least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? Chicago IL 60673-0173 City Who owes the debt? Check one. Debtor 1 only Debtor 1 and Debtor 2 only Al least one of the debtors and another Chicago As of the date you file, the claim is: Check all that apply. Contingent Uniquidated Disputed As of the date you file, the claim is: Check all that apply. Contingent Uniquidated Disputed As of the date you file, the claim is: Check all that apply. Contingent Uniquidated Disputed As of the date you file, the claim is: Check all that apply. Contingent Uniquidated Disputed As of the date you file, the claim is: Check all that apply. Contingent Uniquidated Disputed As of the date you file, the claim is: Check all that apply. Contingent Uniquidated Disputed As of the date you file, the claim is: Check all that apply. Contingent Uniquidated Disputed As of the date you file, the claim is: Check all that apply. Contingent Uniquidated Disputed Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only As of the date you file, the claim is: Check all that apply. Contingent Uniquidated Disputed Disputed Disputed Debtor 2 only Mhore is the debtor and another Debtor 4 file file in the relates to a community debt Student loans Debtor 1 only Oldent is Specify Medical/Dental Services		326 W. 64th St.	When was the debt incurred?		
Chicago L 60821-3114 City State Zip Code Disputed Di		Number Street			
Chicago L 60821-3114 City State Zip Code Disputed Di			As of the date you file, the claim is: Check all that apply.		
Chicago IL 60621-3114 Unliquidated Disputed					
City Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? Who owes the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Disputed Type of NONPRIORITY unsecured claim: Student loans Debts to pension or profit-sharing plans, and other similar debts Last 4 digits of account number Creditor's Name PO Box 70173 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Street Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Other. Specify Medical/Dental Service Type of NonPRIORITY unsecured claim: Debtor 1 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Other. Specify Medical/Dental Service Debts to pension or profit-sharing plans, and other similar debts Disputed Other. Specify Medical/Dental Services		Chicago IL 60621-3114			
Debtor 1 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 4 only Debtor 4 only Debtor 5 only Debtor 6 only Debtor 7 only Debtor 6 only Debtor 8 only Debtor 8 only Debtor 8 only Debtor 9 only Debtor 8 only Debtor 8 only Debtor 9 only Debtor 8 only Debtor 9 onl	١,				
Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 only Student loans At least one of the debtors and another Chicago IL 60673-0173 Number Street As of the date you file, the claim is: Check all that apply. Chicago Uho owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 2 only At least one of the debtors and another Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debtor 4 in the debtors and another Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Other. Specify Medical/Dental Services	l ì	-			
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Creditor's Name PO Box 70173 Number Street As of the date you file, the claim is: Check all that apply. Chicago		=	- CHANESIANITY		
At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Other. Specify Medical/Dental Service Check of this claim relates to a community debt Is the claim subject to offest? No Other. Specify Medical/Dental Service Chicago IL 60673-0173 Number Street As of the date you file, the claim is: Check all that apply. Chicago IL 60673-0173 City Who owes the debt? Check one. Debtor 1 only Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Other. Specify Medical/Dental Service Who owes the debt round is: Check all that apply. Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? Moo	1 }	=			
Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts					
community debt Is the claim subject to offest? No Other. Specify Medical/Dental Service Strest As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Street No Other. Specify Medical/Dental Service		=			
Is the claim subject to offest? No Other. Specify Medical/Dental Service Other. Specify Medical/Dental Service I frinity Hospital Creditor's Name PO Box 70173 Number Street As of the date you file, the claim is: Check all that apply. Chicago IL 60673-0173 City Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Other. Specify Medical/Dental Service Medical/Dental Service State 4 digits of account number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical/Dental Services			_		
As of the date you file, the claim is: Check all that apply. Chicago IL Chicago IL Chicago IL Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Other. Specify Medical/Dental Service Medical/Dental Service \$ 1.00 \$ 1.00 \$ 1.00 State 2 in 0.00 State 3 in 0.00 State 2	l ,		Debts to pension or profit-snaring plans, and other similar debts		
Trinity Hospital Creditor's Name PO Box 70173 Number Street As of the date you file, the claim is: Check all that apply. Chicago IL 60673-0173 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Chicago IL 60673-0173 Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Student loans Other. Specify Medical/Dental Services	l i		Other Charles Medical/Dental Service		
Trinity Hospital Last 4 digits of account number \$1.00	[j	=	Other. Specify		
Creditor's Name PO Box 70173 Number Street As of the date you file, the claim is: Check all that apply. Chicago IL 60673-0173 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Tother. Specify Medical/Dental Services	4 13		Last 4 digits of account number	\$ 1.00	
Chicago IL 60673-0173 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only As of the date you file, the claim is: Check all that apply. Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No As of the date you file, the claim is: Check all that apply. Unliquidated Disputed Type of NONPRIORITY unsecured claim: Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Tother. Specify Medical/Dental Services		Creditor's Name			
As of the date you file, the claim is: Check all that apply. Chicago City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical/Dental Services		PO Box 70173	When was the debt incurred?		
Chicago IL 60673-0173 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical/Dental Services		Number Street			
Chicago IL 60673-0173 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical/Dental Services			As of the date you file, the claim is: Check all that apply.		
Chicago IL 60673-0173 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Other. Specify Medical/Dental Services					
City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical/Dental Services		Chicago IL 60673-0173			
Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical/Dental Services	City State Zip Code				
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical/Dental Services	'	¬	Disputed		
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical/Dental Services		=			
At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical/Dental Services		=			
Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical/Dental Services					
community debt Is the claim subject to offest? No Other. Specify Medical/Dental Services	At least one of the debtors and another				
Is the claim subject to offest? No Other. Specify Medical/Dental Services					
No Other. Specify Medical/Dental Services	Ι.	-	Debts to pension or profit-sharing plans, and other similar debts		
	'		Madical/Dantal Comisso		
I IYes		Yes	Other. Specifyivieuical/Derital Services		

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After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and s	o forth.	Total Claim
4.14	U S DEPT OF ED/GSL/ATL	Last 4 digits of account number	5657	\$ 1,252.00
	Creditor's Name		2014 2016	
	Po Box 4222	When was the debt incurred?	2014-2016	
	Number Street			
		As of the date you file, the claim is: Ch	eck all that apply.	
		Contingent		
	lowa City IA 52244	Unliquidated		
w	City State Zip Code /ho owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
ΙĒ	Debtor 2 only	Type of NONPRIORITY unsecured clain	n:	
Ī	Debtor 1 and Debtor 2 only	Student loans		
Ī	At least one of the debtors and another	Obligations arising out of a separation a	greement or divorce	
Ē	Check if this claim relates to a	that you did not report as priority claims		
-	community debt	Debts to pension or profit-sharing plans,	and other similar debts	
Is	the claim subject to offest?			
	No	Other. Specify		
	Yes U S DEPT OF ED/GSL/ATL		1476	\$ 2,211.00
4.15	U S DEPT OF ED/GSL/ATL Creditor's Name	Last 4 digits of account number	1476	\$ <u>Z,Z11.UU</u>
	Po Box 4222	When was the debt incurred?	2014-2016	
	Number Street	_		
		As of the data you file the plains in Ch		
		As of the date you file, the claim is: Che	еск аш тлат арріу.	
	Iowa City IA 52244	Contingent		
	City State Zip Code	Unliquidated		
<u> </u>	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured clain	n:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans		
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation a		
L	Check if this claim relates to a	that you did not report as priority claims		
ls	community debt the claim subject to offest?	Debts to pension or profit-sharing plans,	, and other similar debts	
	No	Other. Specify		
	Yes			
4.16	U S DEPT OF ED/GSL/ATL	Last 4 digits of account number	1484	\$ 3,137.00
	Creditor's Name		2000 2016	
	Po Box 4222	When was the debt incurred?	2009-2016	
	Number Street			
		As of the date you file, the claim is: Che	eck all that apply.	
	Investigation of the control of the	Contingent		
	lowa City IA 52244	Unliquidated		
l w	City State Zip Code /ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
[Debtor 2 only	Type of NONPRIORITY unsecured clain	1:	
Ī	Debtor 1 and Debtor 2 only	Student loans		
[At least one of the debtors and another	Obligations arising out of a separation a	greement or divorce	
7	Check if this claim relates to a	that you did not report as priority claims		
-	community debt	Debts to pension or profit-sharing plans,	and other similar debts	
Is	the claim subject to offest?			
	No	Other. Specify		
	Yes			

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4.17	US DEPT OF ED/GSL/ATL	Last 4 digits of account number 5650	\$ 4,470.00
	Creditor's Name		
	Po Box 4222	When was the debt incurred? 2009-2016	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	lowa City IA 52244		
	City State Zip Code	Unliquidated	
١ ،	Who owes the debt? Check one.	Disputed	
l i			
. !	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
}		= **** * * * *	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
١,	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l i	s the claim subject to offest?		
1	No		
		Other. Specify	
	Yes		101.00
4.18	US Cellular	Last 4 digits of account number	<u>\$ 124.00</u>
	Creditor's Name		
	PO Box 7835	When was the debt incurred?	
		<u></u>	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Madison WI 53707-7835	Contingent	
		Unliquidated	
١,	City State Zip Code	Disputed	
;	Who owes the debt? Check one.	□	
[Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	= '	Student loans	
	Debtor 1 and Debtor 2 only		
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
۱ ۱	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
İ			
	No	Other. SpecifyUtility Bills/Cellular Service	
	Yes		
4.19	Windy City Emergency Physician	Last 4 digits of account number	\$ 489.00
	Creditor's Name		
	PO Box 1654	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Green Bay WI 54305	Contingent	
		Unliquidated	
١.	City State Zip Code	Disputed	
'	Who owes the debt? Check one.	□	
[Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
		ri	
ļ	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
۱ ۱	community debt	Debts to pension or profit-sharing plans, and other similar debts	
١ .	s the claim subject to offest?	Social to periodical or profit orienting plants, and other diffillal doubts	
l i		_	
!	No	Other. Specify	
	Voc		

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List Others to Be Notified for a Debt That You Already Listed

5.	Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.							
	Arnold Scott Harris PC		On which entry in Part 1 or Part 2 li	ist the original creditor?				
	Name 111 W Jackson Blvd Ste 600		Line1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims				
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims				
	Chicago IL	— 60604	Last 4 digits of account number					
	City State Zi	p Code						
	Clerk, First Mun Div	_	On which entry in Part 1 or Part 2 li	ist the original creditor?				
	Name 50 W. Washington St., Rm. 1001		Line 3 of (Check one):	Part 1: Creditors with Priority Unsecured Claims				
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims				
	Chicago IL	— 60602	Last 4 digits of account number					
	City State Zi	p Code						
	Blitt and Gaines, PC	_	On which entry in Part 1 or Part 2 li	ist the original creditor?				
	Name 661 Glenn Ave.		Line 3 of (Check one):	Part 1: Creditors with Priority Unsecured Claims				
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims				
		_						
	Wheeling IL	60090	Last 4 digits of account number					

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Shaquella Debtor 1

Ariane

Document

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Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	Total claim \$11,070.00
	6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$11,070.00
	 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other 	6g.	\$11,070.00 \$0.00

		Caso 17 0	4003 Doc 1	Eilad 02/12/17	Entor	ed 02/13/17	15:35:42	Desc Main	
Fi	ll in this in	formation to identify				8 of 60			
D	ebtor 1	Shaquella	Ariane	Jones	-				
D	ebtor 2	First Name	Middle Name	Last Name					
	pouse, if filing)	First Name	Middle Name	Last Name	-				
U	nited States	Bankruptcy Court for the	: <u>NORTHERN</u> District of	<u>ILLINOIS</u>					
	ase Number			(State)				Check if this is amended filing	
Off	icial Fo	orm 106G				1		amended min	9
			y Contracts and	Unexpired Lea	ses				12/15
Be as infori addit	s complete mation. If n ional page: Do you hav	and accurate as pos nore space is needed s, write your name an e any executory con eck this box and subn	sible. If two married peopl I, copy the additional page nd case number (if known) tracts or unexpired leases nit this form to the court with	e are filing together, bot e, fill it out, number the e l. ? h your other schedules. Y	th are equal ntries, and ou have not	attach it to this page	this form.	ny	
е	ist separat	ely each person or c nt, vehicle lease, cell	on below even if the contraction ompany with whom you has phone). See the instruction	ave the contract or lease	e. Then state	e what each contract	or lease is for (f		
	Person or	company with whom	you have the contract or	lease		State what the	contract or lease	e is for	
2.1					_				
	Name								
	Number	Street			_				
	City		State Zip	Code	_				
2.2									
	Name				_				
	Number	Street			_				
	City		State Zip) Code	_				
2.3									
	Name				_				
	Number	Street			_				
	City		State Zip) Code	_				
2.4									
	Name				-				
	Number	Street			_				
	City		State Zip	Code	_				
2.5									
	Name				_				
	Number	Street			_				

State Zip Code

City

Official Form 106G

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Fill in this information to identify your case:				
Debtor 1	Shaquella	Ariane	Jones	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for th	e : <u>NORTHERN</u> District of _	ILLINOIS (State)	
Case Number			(State)	
(If known)				

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Ao	dditional Pa	ages, write your name and	I case number (if known). Answ	er every questi	on.
1. D c	o you have	any codebtors? (If you are	e filing a joint case, do not list eith	ner spouse as a	codebtor.)
	No.				
	Yes				
			in a community property state of evada, New Mexico, Puerto Rico,	= :	ommunity property states and territories include gton, and Wisconsin.)
	No. Go t	to line 3.			
	Yes. Did	I your spouse, former spous	se, or legal equivalent live with yo	ou at the time?	
	_	s. Inwhich community state	or territory did you live?	·	Fill in the name and current address of that person.
	Name	e of your spouse, former spouse or le	egal equivalent		
	Numb	per Street			
	City		State	Zip Cod	9
S		F, or Schedule G to fill out	Column 2.		Column 2: The creditor to whom you owe the debt
0.4					Check all schedules that apply:
3.1					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.2					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.3					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	

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I in this information to identify your case:
ebtor 1 Shaquella Ariane Jones
First Name Middle Name Last Name
ebtor 2
ouse, if filing) First Name Middle Name Last Name
nited States Bankruptcy Court for the : NORTHERN DISTRICT OF ILLINOIS
ase Number
known)

Official Form 106I

MM / DD / YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	ı	Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Driver		
	Occupation may Include student or homemaker, if it applies.	Employers name	SCR Medical Tran	sportation	
		Employers address	8801 S. Greenwoo	od	
			Chicago, IL 60619)	,
		How long employed there?	Since 1/1/2015		
Pa	rt 2: Give Details About Monthly	y Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse have lines below. If you need more space	ve more than one employer, comb	ine the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.	List monthly gross wages, salary deductions). If not paid monthly, c		-	\$2,481.38	\$0.00
3.	Estimate and list monthly overting	ne pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	2 + line 3.		\$2,481.38	\$0.00

 Official Form 106I
 Record # 738341
 Schedule I: Your Income
 Page 1 of 2

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Debtor 1

Shaquella

Ariane

Case Number (if known) _ First Name Middle Name Last Name For Debtor 1 For Debtor 2 or non-filing spouse \$2,481.38 \$0.00 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions \$0.00 \$530.05 5a 5b. Mandatory contributions for retirement plans 5b. \$0.00 \$0.00 \$0.00 \$0.00 5c. Voluntary contributions for retirement plans 5c 5d. Required repayments of retirement fund loans \$0.00 \$0.00 5d. \$0.00 \$0.00 5e. Insurance 5e 5f. Domestic support obligations \$0.00 5f \$0.00 5g. Union dues 5g. \$0.00 \$0.00 5h. Other deductions. Specify: 5h. \$0.00 \$0.00 6. **Add the payroll deductions**. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h. 6. \$530.05 \$0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$1,951.32 \$0.00 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a \$0.00 \$0.00 Interest and dividends \$0.00 \$0.00 8b. Family support payments that you, a non-filing spouse, or a 8c. \$ 0.00 \$ 0.00 dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8d. \$0.00 \$0.00 **Social Security** 8e 8e. \$0.00 \$0.00 8f. Other government assistance that you regularly receive 8f. \$0.00 \$0.00 Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income 8g. \$0.00 \$0.00 Other monthly income. Specify: 8h. \$0.00 \$0.00 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$0.00 \$0.00 Calculate monthly income. Add line 7 + line 9. 10. 10 \$1,951.32 \$0.00 \$1.951.32 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. \$0.00 Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. \$1,951.32 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Do you expect an increase or decrease within the year after you file this form? X No. Yes. Explain:

Fill in this in	formation to identify ye	our case:				
Debtor 1	Shaquella	Ariane	Jones	Check if this is	:	
	First Name	Middle Name	Last Name	An ameno	•	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		nent showing post s of the following o	t-petition chapter 13
United States	Bankruptcy Court for the :	NORTHERN DISTRICT (OF ILLINOIS			acto.
Case Number				MM / DD /	YYYY	
				A separat	e filing for Debtor	2 because Debtor 2
Official F	<u>orm 106J</u>			☐ maintains	a separate house	ehold.
Schedul	e J: Your Ex	penses				12/14
-	-			are equally responsible for supply ages, write your name and case nu	_	
Part 1:	Describe Your Household	1				
	Go to line 2. Does Debtor 2 live in a No.	separate household? st file a separate Schedu	le J.			
2. Do you h	nave dependents?	X No		Dependent's relationship to	Dependent's	Does dependent live
	st Debtor 1 and		this information for	Debtor 1 or Debtor 2	age	with you? X No
Debtor 2		each depen	dent			Yes
Do not si names.	tate the dependents'					X No
						Yes
						X _{No}
						Yes
						X No
					_	Yes
						X No
						Yes
-	expenses include s of people other than	X No				
yourself	and your dependents?	Yes				
Part 2:	Stimate Your Ongoing M	onthly Expenses				
-	-			m as a supplement in a Chapter 13 I, check the box at the top of the fo	-	
the applicable		up.o, 10ou uo 10 u		,		
	•	_	nce if you know the value Income (Official Form 106		,	Your expenses
	for the ground or lot.	expenses for your resid	ence. Include first mortgag	ge payments and	4.	\$500.00
If not inc	cluded in line 4:					
4a. Re	al estate taxes				4a.	\$0.00
4b. Pro	operty, homeowner's, or	renter's insurance			4b.	\$0.00
4c. Ho	me maintenance, repair	, and upkeep expenses			4c.	\$50.00
4d. Ho	meowner's association	or condominium dues			4d.	\$0.00

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Shaquella Debtor 1

First Name

Ariane

Middle Name

Document

Last Name

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Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$0.00 6a. 6a. Electricity, heat, natural gas \$0.00 6b. Water, sewer, garbage collection \$200.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$350.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$75.00 9. Clothing, laundry, and dry cleaning \$77.00 10. Personal care products and services 10. \$50.00 11. Medical and dental expenses 11. \$283.88 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$10.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books Charitable contributions and religious donations 14. \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$50.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$100.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

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Debtor	1 Shaq	uella	Ariane	Jones	Case Number (if known)		
	First Na	me	Middle Name	Last Name			
21.	Other. S	specify: _	Postage/Bank Fees (\$5.00),			21.	\$5.00
22	Your mo	nthly ex	pense: Add lines 4 through 21.			22.	\$1,750.88
	The resu	It is your	monthly expenses.			_	
23.	Calculate	e your m	nonthly net income.				
	23a.	Сору	line 12 (your comibined monthly inc	come) from Schedule I.		23a.	\$1,951.32
	23b.	Сору	your monthly expenses from line 2	2 above.		23b. -	\$1,750.88
	23c.	Subtra	act your monthly expenses from yo	ur monthly income.		23c.	\$200.44
		The re	esult is your monthly net income.			_	
24.	Do you e	expect a	n increase or decrease in your ex	penses within the year after y	ou file this form?		
	For exam	nple, do <u>y</u>	you expect to finish paying for your	car loan within the year or do	you expect your		
	mortgage	e paymei	nt to increase or decrease because	of a modification to the terms	of your mortgage?		
	X No						
	Yes	. Е	Explain Here:				

 Official Form 106J
 Record #
 738341
 Schedule J: Your Expenses
 Page 3 of 3

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT ar	n attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	ne summary and schedules filed with this declaration and that they are true and
correct.	
✗ /s/ Shaquella Ariane Jones	×
Signature of Debtor 1	Signature of Debtor 2
Date 02/13/2017	Date
MM / DD / YYYY	MM / DD / YYYY

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			Occincia	00000
Fill in this in	formation to identif	y your case:		
Debtor 1	Shaquella	Ariane	Jones	
Debioi i				
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the	ne : <u>NORTHERN</u> District of	<u>ILLINOIS</u>	
			(State)	
Case Number	r			
(If known)				

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case

numbei Part	(if known). Answer every question. 1: Give Details About Your Marital Status and	Where You Lived Before						
_	hat is your current marital status? Married Not married							
	During the last 3 years, have you lived anywhere other than where you live now? No. Yes. List all of the places you lived in the last 3 years. Do not include where you live now.							
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there				
	7648 S Coles Ave Chicago IL 60649-4325	FROM 01/2011 To 11/2015	Same as Debtor 1	Same as Debtor 1				
	7700 S Normal Ave Chicago IL 60620-1878	FROM 12/2015 To 02/2016	Same as Debtor 1	Same as Debtor 1				
pr an	operty states and territories include Arizona, Ca d Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Co	alifornia, Idaho, Louisiana, N	community property state or territory? (Commi evada, New Mexico, Puerto Rico, Texas, Washir	-				
Official	Form 107 Record # 738341	Statement of Financial Aff	airs for Individuals Filing for Bankruptcy	page 1				

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Ariane

Debtor 1 Shaquella Jones Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$ 3,435 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$ 21,458 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, Wages, commissions, \$ 14,774 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Shaquella Ariane Jones Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment Include creditor's name Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. ☐ No. Yes. Fill in the details. Nature of the case Status of the case Court or agency Collection First Municipal Division, Cook County Pending Credit Acceptance Corp VS Shaquella On appeal Jones CASE NUMBER#12M1169134 Concluded

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Jepto	or 1	Silaquella	Anane	Jones	Case Number (If	known)	
		First Name	Middle Name	Last Name			
10			ou filed for bankruptcy, was an	y of your property repossessed, fo	reclosed, garnished, attached	seized, or levied?	
	=	No. Go to line 11					
	Ш	Yes. Fill in the info	ormation below.				
11		-	e you filed for bankruptcy, did ayment because you owed a	any creditor, including a bank of debt?	financial institution, set off	any amounts from y	our accounts
	_	No. Go to line 11					
40		Yes. Fill in the info					
12	cou	rt-appointed recei	ou filed for bankruptcy, was a viver, a custodian, or another o	any of your property in the posse fficial?	ssion of an assignee for the	benefit of creditors,	a
	=	No. Yes.					
P	art 5	List Certain G	ifts and Contributions				
13	_	-	you filed for bankruptcy, did	you give any gifts with a total va	ue of more than \$600 per pe	rson?	
	_	No.					
		Yes. Fill in the deta					
14	Wit	hin 2 years before	you filed for bankruptcy, did	you give any gifts or contribution	ns with a total value of more	than \$600 to any ch	arity?
		No.					
		Yes. Fill in the deta	ails for each gift.				
P	art 6	List Certain L	osses				
15		hin 1 year before ynbling?	you filed for bankruptcy or sir	nce you filed for bankruptcy, did y	ou lose anything because o	f theft, fire, other dis	easter, or
	_	No. Yes. Fill in the deta	ails for each nift				
		res. I ili ili tile deti	ans for each gift.				
i	art 7	List Certain P	Payments or Transfers				
16	cor	nsulted about seek	king bankruptcy or preparing	rou or anyone else acting on you a bankruptcy petition? rrs, or credit counseling agencies			ou
		No.					
		Yes. Fill in the deta	ails				
		Party Contact Info		Description and value of any p	property transferred	Date payment or transfer	Amount of payment
		Geraci Law L.L.C	D			2017	Payment/Value:
		55 E. Monroe Str	reet #3400				\$4,000.00: \$0.00 paid prior to filing,
		Chicago,IL 6060	3				balance to be paid through the plan.

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otor 1 Shaquella Ariane Jones Case Number (if known) _______

First Name Middle Name Last Name

	Party Contact Info	Description and value of a	any property transferred	Date paym or transfer	
	Hananwill Credit Counseling	Credit Counseling Services		2017	\$25.00
	115 N. Cross St.				
	Robinson, IL 62454				
17	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that y	s or to make payments to your cree		fer any property to any	one who
	No.				
	Yes. Fill in the details.				
18	Within 2 years before you filed for bankrupto	w did you goll trade or otherwise	transfer any property to	anyone other than pro	anorty.
10	transferred in the ordinary course of your bu Include both outright transfers and transfers Do not include gifts and transfers that you have	isiness or financial affairs? made as security (such as the gra	nting of a security intere		
	No.				
	Yes. Fill in the details for each gift.				
19	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-pr		o a self-settled trust or s	imilar device of which	you are a
	No.	,			
	Yes. Fill in the details for each gift.				
	List Certain Financial Accounts, Instru	iments Safa Danasit Bayes and Star	nao Unite		
			-		
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associated to the same series of the savings	r other financial accounts; certifica	tes of deposit; shares in		
	No.				
	Yes. Fill in the details.				
		Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21	Do you now have, or did you have within 1 yeash, or other valuables?	ear before you filed for bankruptcy	, any safe deposit box o	r other depository for s	ecurities,
	No.				
	Yes. Fill in the details.				
		Who else had access to it?	Describe the conter	nts	Do you still have it?
22	Have you stored property in a storage unit o	r place other than your home within	n 1 year before you filed	for bankruptcy?	
	No.				
	Yes. Fill in the details.				
	_	Who else has or had access to it?	Describe the conter	nts	Do you still
	Identify Branchy Vey Hold or Control (iou Compone Elec			have it?
P	art 9: Identify Property You Hold or Control f	OI GOINGONG EISG			

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ebtor	1	Shaquella	Ariane	Jones	Case Number (if known)	
		First Name	Middle Name	Last Name		
	•	you hold or control any prop someone.	erty that so	meone else owns? Include any property	you borrowed from, are storing for, or ho	d in trust
		No.				
	Ш	Yes. Fill in the details.		Where is the property?	Describe the property	Value
Par	t 10	Give Details About Enviro	onmental Inf	ormation		
For t	he p	purpose of Part 10, the follo	wing definiti	ions apply:		
h	aza	rdous or toxic substances,	wastes, or n	or local statute or regulation concerning naterial into the air, land, soil, surface wa the cleanup of these substances, wastes	ter, groundwater, or other medium,	
		means any location, facility, used to own, operate, or uti			, whether you now own, operate, or utilize	ı
		ardous material means anyth stance, hazardous material,	_	ronmental law defines as a hazardous wa ontaminant, or similar term.	ste, hazardous substance, toxic	
Repo	ort a	all notices, releases, and pro	ceedings th	at you know about, regardless of when the	ney occurred.	
24			fied you tha	t you may be liable or potentially liable u	nder or in violation of an environmental la	w?
		No.				
	П,	Yes. Fill in the details.				
				Governmental unit	Environmental law, if you know it	Date of notice
25	Hav	e you notified any governme	ental unit of	any release of hazardous material?		
		No. Yes. Fill in the details.				
				Governmental unit	Environmental law, if you know it	Date of notice
26	Hav	e you been a party in any ju	dicial or adr	ninistrative proceeding under any enviro	nmental law? Include settlements and ord	ers.
	=	No. Yes. Fill in the details.				
				Court or agency	Nature of the case	Status of the case
Par	t 11	Give Details About Your	Business or (Connections to Any Business		
27	With	hin 4 years before you filed t	for bankrupt	cy, did you own a business or have any	of the following connections to any busin	ess?
		_	-	n a trade, profession, or other activity, eit		
		= ' '		any (LLC) or limited liability partnership (•	
		_		any (LLC) or minited hability partitership (LLF)	
		☐ A partner in a partnershi	•			
		An officer, director, or m	anaging exe	ecutive of a corporation		
		An owner of at least 5%	of the voting	g or equity securities of a corporation		
		No. None of the above applie	s. Go to Pa	rt 12.		
	Π,	Yes. Check all that apply abo	ve and fill in	the details below for each business.		
		hin 2 years before you filed fi itutions, creditors, or other	-	ccy, did you give a financial statement to	anyone about your business? Include all	financial
		No.				
	$\bar{\Box}$	Yes. Fill in the details.				
				Date issued		

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ittachments, and I declare under penalty of perjury that the it, concealing property, or obtaining money or property by fraud or imprisonment for up to 20 years, or both.
Signature of Debtor 2
DateMM / DD / YYYY
or Individuals Filing for Bankruptcy (Official Form 107)?
ı fill out bankruptcy forms?
Attach the Bankruptcy Petition Preparer's Notice,
Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In	re				
Sha	aquella Ariane Jor	nes / Debtor		Case No:	
				Chapter:	Chapter 13
		DISCLOSURE (OF COMPENSATION OF A	ATTORNEY FOR DER	TOR
	npensation paid to	.S.C. § 329(a) and Fed. Bankr. P me within one year before the fil lered on behalf of the debtor(s) in	. 2016(b), I certify that I am ting of the petition in bankrup	the attorney for the above otcy, or agreed to be paid	e named debtor(s) and that I to me, for services
	For legal service	es, I have agreed to accept	\$4,000.00		
	Prior to the filing	g of this statement I have receive	d \$0.00		
	Balance Due		\$4,000.00		
2.	The source of the	e compensation paid to me was:			
	Debtor(s)	Other: (specify)			
3.	The source of co	mpensation to be paid to me is:			
	Debtor(s)	Other: (specify)			
4.		greed to share the above-disclose	ed compensation with any oth	ner person unless they are	e members and associates
	1 1	ed to share the above-disclosed co firm. A copy of the agreement, to	-	-	
5.	In return for the a case, including:	above-disclosed fee, I have agree	d to render legal service for a	all aspects of the bankrup	otcy
	·	the debtor's financial situation, a	and rendering advice to the do	ebtor in determining who	ether to file a petition in
	bankruptcy;b. Preparation	and filing of any petition, schedu	les statements of affairs and	l nlan which may be requ	urad:
	•	ion of the debtor at the meeting of			
	c. Representat	ion of the debtor at the meeting c	of creditors and commitmation	nearing, and any adjourn	ied hearings thereor,
6.	By agreement wi	th the debtor(s), the above-discle	sed fee does not include the	following service:	
			CERTIFICATION		
		certify that the foregoing is a conent to	mplete statement of any agre	ement or arrangement for	or
		for representation of the debtor(s)	in this bankruptcy proceedir	igs.	
	<u>Da</u>	te: 02/13/2017	/s/ Lisa LaShawn H		
	Da	te	Signature of Attorney	V	
			Geraci Law L.L.C.		

738341 Page 1 of 1 Record #

Name of law firm

Case 17-04093 Doc 1 Filed 02/13/17 Entered 02/13/17 15:35:42 Desc Main UNITED STATESEBANKRY PTG COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- Case 17-04093 Doc 1 Filed 02/13/17 Entered 02/13/17 15:35:42 Desc Main 3. Personally review with the debtor process the completed position, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



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- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



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- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- Case 17-04093 Doc 1 Filed 02/13/17 Entered 02/13/17 15:35:42 Desc Main (d) Any portion of the retainer the description of the
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



Case 17-04093 Doc 1 Filed 02/13/17 Entered 02/13/17 15:35:42 Desc Main ALLOWANCE AND PAYMENT OF ALLOWANCE AND PAYMENT OF A FILE OF TOP A GOVERNOR OF THE PAYMENT OF THE ALLOWANCE AND PAYMENT

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00
- 3. Before signing this agreement, the attorney has received, \$\(\begin{align*} \frac{\partial \cdot \partial \cdot \quad \cdot \partial \cdot \quad \cdot \quad \quad \cdot \quad \cdot \quad \cdot \quad - 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 2/8/17

Signed:

Mylla /

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Case 17-04093 Doc 1 Filed Geraci, Law L.L.C. National Headquarters: 55 E. Monroe Street, #3400 Chicago, TL 566-925-1313 hep@geracilaw.ccm Main Document Page 50 of 60



Date: 2/8/2017

Consultation Attorney: CMP

Record #: 738-341

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. **Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA** I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility.

Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

PLAN: The plan payment is estimated to be \$______ per month for _______ months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.

obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other:

My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other

Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly

Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge.

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support

support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters.

If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan.

cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

Jai	se may be closed without a discr	large, and I will be required to pay a ree to II	ave it reopened.
Κ _	Mulle Joan	X	•
	Shaquella Jones (Debtor)	(Joint Debtor)	
\ _			Dated: 2/8//7
	Attorney for the Debtor(s)	Representing Geraci Law L.L.C.	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Shaquella Ariane Jones / Debtor Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 02/13/2017 /s/ Shaquella Ariane Jones

Shaquella Ariane Jones

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Shaquella Ariane Jones / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 02/13/2017	/s/ Shaquella Ariane Jones	
	Shaquella Ariane Jones	_
Dated: 02/13/2017	/s/ Lisa LaShawn Haley	
	Attornev: Lisa LaShawn Halev	_

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٠	First Name	Ariane	Jones	Case Num	ber (if known)	
		Middle Name	Last Name	Odde Maili	pei (ii known)	
	Part 6: Answer These Quast	ione for Bonnett				
	The state of the s	ions for Reporting Purpose:	s 			
——————————————————————————————————————	6. What kind of debts do you have?	No. Go to Yes. Go to Are your del money for a bu No. Go to Yes. Go to 16c. State the type of No. I am not fi	bts primarily consumer y an individual primarily for line 16b. o line 17. ots primarily business of usiness or investment or thr line 16c. of debts you owe that are no	lebts? Business debts are dough the operation of the business debts or business of consumer debts or business of line 18.	lebts that you incurred to obtain siness or investment.	
	any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	administra ∭No. ∭Yes.	tive expenses are paid that	funds will be available to dis	nt property is excluded and stribute to unsecured creditors?	
18.	How many creditors do	1-49	∵ Д100			
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	owe?	100-199	_	11-10,000	5 0,001-100,000	
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	•	request relief in accorda	nce with the chapter of title	11, United States Code, spe	ecified in this petition	
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WWW.		Executed onMM	7/13/2017	Execute		

Case 17-04093 Doc 1 Filed 02/13/17 Entered 02/13/17 15:35:42 Desc Main

this information to identify your case: Shaquella	
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Signature of Debtor 2	
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Debtor 1	Shaquella	Ariane	lones	
	First Name	Middle Name	Jones	Case Number (if known)
**************************************			Last Name	

Part 12:	Sign Below
in conne	ad the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud §§ 152, 1341, 1519, and 3571.
* =	Authority Signature of Debtor 2
Date	MM / DD / YYYY Date
Did you at No Yes	tach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
Did you pa	y or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?
☐Yes. N	ame of person Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
icial Form 10	

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DISCLAIMER Bebtors Have 7 ead and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a 3.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment. 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs, c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case IS filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURPLOUR PETITION IS ACCURATE!!!!

/3 /2017

Shaquella Ariane Jones

X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Shaquella Ariane Jones / Debtor

In re

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 1/3 /2017

Shaquella Ariane Jones

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571. 738341

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Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Shaquella Ariane Jones

Date: <u>/)7</u> / <u>/ 3</u> /2017

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Form B 201A, Notice to Consumer Debtor(s)

In re Shaquella Ariane Jones / Debtor

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

X Date & Sign

Record # 738341

Form B 201A, Notice to Consumer Debtor(s)

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